

In re:  
Michael Jude Billera  
Cynthia M. Billera  
Debtors

Case No. 17-18394-pmm  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-4  
Date Rcvd: Apr 26, 2023

User: admin  
Form ID: 206

Page 1 of 3  
Total Noticed: 23

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 28, 2023:

Recip ID	Recipient Name and Address
db/jdb	Michael Jude Billera, Cynthia M. Billera, 616 Parkway Road, Allentown, PA 18104-4433
14078594	+ Ally Financial Inc., Lavin O'Neil Cedrone & Disipio, 190 North Independence Mall West, 6th & Race Streets, Suite 500, Philadelphia, PA 19106-1554
14027960	++ NISSAN MOTOR ACCEPTANCE CORPORATION, LOSS RECOVERY, PO BOX 660366, DALLAS TX 75266-0366 address filed with court., Nissan-Infiniti Lt, 2901 Kinwest Pkwy, Irving, TX 75063-5816
14027961	Oaa Orthopaedic Specialists, c/o Penn Credit, 916 S 14th St, Harrisburg, PA 17104-3425
14032788	+ PNC Bank, National Association, KML Law Group, P.C., 701 Market Street, Ste 5000, Philadelphia, PA 19106-1541
14113429	+ South Whitehall Township, c/o Portnoff Law Associates, Ltd., P.O. Box 3020, Norristown, PA 19404-3020
14113430	+ South Whitehall Township Authority, c/o Portnoff Law Associates, Ltd., P.O. Box 3020, Norristown, PA 19404-3020

TOTAL: 7

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	+ Email/Text: taxclaim@countyofberks.com	Apr 26 2023 23:44:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Apr 26 2023 23:44:00	U.S. Attorney Office, c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14038074	Email/Text: ally@ebn.phinsolutions.com	Apr 26 2023 23:44:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004
14038062	Email/Text: ally@ebn.phinsolutions.com	Apr 26 2023 23:44:00	Ally Financial, 200 Renaissance Ctr, Detroit MI 48243-1300
14027955	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 26 2023 23:45:07	Citibank N.A., c/o Portfolio Recov Assoc, 120 Corporate Blvd Ste 100, Norfolk, VA 23502-4952
14027956	Email/Text: rj@ffcc.com	Apr 26 2023 23:44:00	First Federal Credit C, 24700 Chagrin Blvd Ste 2, Cleveland, OH 44122-5647
14027957	Email/Text: EBN@Mohela.com	Apr 26 2023 23:44:00	Mohela/Dept of Ed, 633 Spirit Dr, Chesterfield, MO 63005-1243
14030523	Email/Text: EBN@Mohela.com	Apr 26 2023 23:44:00	U S Department of Education/MOHELA, 633 Spirit Drive, Chesterfield, MO 63005
14027958	Email/Text: NissanBKNotices@nationalbankruptcy.com	Apr 26 2023 23:44:00	Nissan Infndinity Lt, Attn: Bankruptcy, PO Box 660360, Dallas, TX 75266-0360
14027959	Email/Text: NissanBKNotices@nationalbankruptcy.com	Apr 26 2023 23:44:00	Nissan Motor Acceptance Corp/Infinity Lt, Attn: Bankruptcy, PO Box 660360, Dallas, TX 75266-0360
14047250	Email/Text: Bankruptcy.Notices@pnc.com		

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14027963	Email/Text: Bankruptcy.Notices@pnc.com	Apr 26 2023 23:44:00	PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342
14027964	Email/Text: Bankruptcy.Notices@pnc.com	Apr 26 2023 23:44:00	Pnc Bank, Attn: Bankruptcy, 249 5th Ave Ste 30, Pittsburgh, PA 15222-2707
14050927	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 26 2023 23:44:00	Pnc Mortgage, PO Box 8703, Dayton, OH 45401-8703
14027965	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 26 2023 23:45:07	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14027966	Email/Text: rj@ffcc.com	Apr 26 2023 23:45:04	Portfolio Recov Assoc, 120 Corporate Blvd Ste 100, Norfolk, VA 23502-4952
		Apr 26 2023 23:44:00	Specialists Epgi Gastr, c/o First Federal Credit C, 24700 Chagrin Blvd Ste 2, Cleveland, OH 44122-5647

TOTAL: 16

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Ally Financial Inc., P.O. Box 130424, Roseville, MN 55113-0004
cr	*+	South Whitehall Township, c/o Portnoff Law Associates, Ltd., P.O. Box 3020, Norristown, PA 19404-3020
cr	*+	South Whitehall Township Authority, c/o Portnoff Law Associates, Ltd., P.O. Box 3020, Norristown, PA 19404-3020
14027962	##	Penn Credit, 916 S 14th St, Harrisburg, PA 17104-3425

TOTAL: 0 Undeliverable, 3 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 28, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 26, 2023 at the address(es) listed below:

Name	Email Address
BRIAN CRAIG NICHOLAS	on behalf of Creditor PNC Bank National Association bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
JAMES RANDOLPH WOOD	on behalf of Creditor South Whitehall Township jwood@portnoffonline.com jwood@ecf.inforuptcy.com
JAMES RANDOLPH WOOD	on behalf of Creditor South Whitehall Township Authority jwood@portnoffonline.com jwood@ecf.inforuptcy.com
JOHN EVERETT COOK	on behalf of Debtor Michael Jude Billera bankruptcy@everettcooklaw.com G29494@notify.cincompass.com
JOHN EVERETT COOK	on behalf of Joint Debtor Cynthia M. Billera bankruptcy@everettcooklaw.com G29494@notify.cincompass.com
KEVIN G. MCDONALD	

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on behalf of Creditor PNC Bank N.A. bkgroup@kmlawgroup.com

KEVIN G. MCDONALD

on behalf of Creditor PNC Bank National Association bkgroup@kmlawgroup.com

MATTEO SAMUEL WEINER

on behalf of Creditor PNC Bank National Association bkgroup@kmlawgroup.com

MICHAEL PATRICK FARRINGTON

on behalf of Creditor PNC Bank National Association mfarrington@kmlawgroup.com

REGINA COHEN

on behalf of Creditor Ally Financial Inc. rcohen@lavin-law.com mmalone@lavin-law.com

ROLANDO RAMOS-CARDONA

on behalf of Trustee FREDERICK L. REIGLE ecfmail@readingch13.com

SCOTT F. WATERMAN [Chapter 13]

ECFMail@ReadingCh13.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

WALTER WILLIAM GOULDSBURY, III

on behalf of Creditor PNC Bank N.A. wgouldsbury@rasnj.com

TOTAL: 14

***UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA***

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In Re: Michael Jude Billera and Cynthia M. Billera

Case No: 17-18394-pmm

Debtor(s)

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***NOTICE OF CHAPTER 13 CASE CLOSED  
WITHOUT DISCHARGE***

All creditors and parties in interest are notified that the above-captioned case has been closed without entry of discharge for the reason(s) indicated below.

☒ Debtor did not file Official Form B423, Debtor's Certification of Completion of Instructional Course Concerning Personal Financial Management.

☒ Debtor has not certified that all domestic support obligations due have been paid.

Dated: 4/26/23

For The Court

Timothy B. McGrath  
Clerk of Court